

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Jong Her Hwang  
DebtorCase No. 20-42715-nhl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: obekir  
Form ID: 309APage 1 of 1  
Total Noticed: 18

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db +Jong Her Hwang, 42-60 Bowne Street, Apt 2A, Flushing, NY 11355-7808  
tr +Debra Kramer, Debra Kramer, PLLC, 98 Cutter Mill Road, Suite 466 South,  
Great Neck, NY 11021-3019  
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9861978 +Citibank, N.A., PO Box 769004, San Antonio, TX 78245-9004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: email@ortizandortiz.com Jul 24 2020 18:24:30 Norma E Ortiz,  
Ortiz & Ortiz LLP, 32-72 Steinway Street, Suite 402, Astoria, NY 11103  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 24 2020 18:24:56  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Jul 24 2020 18:24:44  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-4811  
9861975 EDI: BANKAMER.COM Jul 24 2020 22:23:00 Bank of America, PO Box 982234,  
El Paso, TX 79998  
9861976 +EDI: CAPITALONE.COM Jul 24 2020 22:23:00 CapitalOne, PO Box 6492,  
Carol Stream, IL 60197-6492  
9861977 +EDI: RMSC.COM Jul 24 2020 22:23:00 CareCredit, PO Box 960061, Orlando, FL 32896-0061  
9861979 +EDI: CITICORP.COM Jul 24 2020 22:23:00 CitiCards CBNA, PO Box 6500,  
Sioux Falls, SD 57117-6500  
9861980 EDI: DISCOVER.COM Jul 24 2020 22:23:00 Discover, 12 Reads Way, New Castle, DE 19720  
9861981 +EDI: HFC.COM Jul 24 2020 22:23:00 HSBC Bank USA N.A., PO Box 9, Buffalo, NY 14240-0009  
9861984 EDI: IRS.COM Jul 24 2020 22:23:00 Internal Revenue Service, PO Box 7346,  
Centralized Insolvency Agency, Philadelphia, PA 19101-7346  
9861985 +E-mail/Text: bk@lendingclub.com Jul 24 2020 18:24:51 Lending Club Corporation,  
PO Box 39000, Dept. 34268, San Francisco, CA 94139-0001  
9861986 +EDI: TSYS2.COM Jul 24 2020 22:23:00 Macy's, P.O. Box 8058, Mason, OH 45040-8058  
9861987 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 24 2020 18:24:55 NYS Dept of Tax And Finance,  
Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9861982\* +HSBC Bank USA N.A., PO Box 9, Buffalo, NY 14240-0009  
9861983\* +HSBC Bank USA, N.A., PO Box 9, Buffalo, NY 14240-0009

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Debra Kramer dkramer@kramerpllc.com; trustee@kramerpllc.com, ny73@ecfcbis.com  
Norma E Ortiz on behalf of Debtor Jong Her Hwang email@ortizandortiz.com,  
ortiznoticeme@gmail.com; bkcourt@gmail.com; ortiznr70019@notify.bestcase.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Jong Her Hwang** Social Security number or ITIN **xxx-xx-9276**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **Eastern District of New York** Date case filed for chapter **7 7/23/20**  
 Case number: **1-20-42715-nhl**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case**

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Jong Her Hwang	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	42-60 Bowne Street Apt 2A Flushing, NY 11355	
<b>4. Debtor's Attorney</b> Name and address	Norma E Ortiz Ortiz & Ortiz LLP 32-72 Steinway Street Suite 402 Astoria, NY 11103	Contact Phone (718) 522-1117 Email: <a href="mailto:email@ortizandortiz.com">email@ortizandortiz.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Debra Kramer Debra Kramer, PLLC 98 Cutter Mill Road Suite 466 South Great Neck, NY 11021	Contact Phone (516) 482-6300 Email: <a href="mailto:dkramer@kramerpllc.com">dkramer@kramerpllc.com</a> ; <a href="mailto:trustee@kramerpllc.com">trustee@kramerpllc.com</a>
<b>6. Meeting of Creditors</b>	<b>August 31, 2020 at 11:00 AM</b>	Location: <b>DUE TO COVID-19, THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY. PLEASE REFER TO THE CASE DOCKET OR CONTACT THE TRUSTEE LISTED IN THIS NOTICE FOR INSTRUCTIONS.</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 10/30/20</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. The presumption of abuse does not arise.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a>	Address of the Bankruptcy Clerk's Office: 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (347) 394-1700 Date: 7/24/20

For more information, see page 2 &gt;

Debtor **Jong Her Hwang**Case number **1-20-42715-nhl**

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Proof of Claim</b>	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing Deadline: 10/01/2020</b></p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="https://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="https://bankruptcyntices.uscourts.gov/">https://bankruptcyntices.uscourts.gov/</a>, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b></p>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>